Case 05-73922 Doc 1 Filed 08/04/05

Entered 08/04/05 07:33:03 Desc Main Page 1 of 23 Document (Official Form 1) (12/03)

FORM B1	Voluntary Petition				
Name of Debtor (if individent Morgan, Angela D	lual, enter Last, First, Middle):		Name of Joint Debt	or (Spouse) (Last	t, First, Middle):
All Other Names used by (include married, maiden, FKA Angela D Perez	the Debtor in the last 6 years and trade names):		All Other Names us (include married, m		Debtor in the last 6 years names):
(if more than one, state all):	. No. / Complete EIN or other Ta	x I.D. No.	Last four digits of S (if more than one, state al		mplete EIN or other Tax I.D. No.
	No. & Street, City, State & Zip C	Code):	Street Address of Jo	int Debtor (No. &	Street, City, State & Zip Code):
County of Residence or of Principal Place of Busines			County of Residence Principal Place of F		
Mailing Address of Debtor same	(if different from street address	s):	Mailing Address of	Joint Debtor (if	different from street address):
Location of Principal Asse (if different from street add					
preceding the date of		t of such 180 d	ays than in any othe	er District.	District for 180 days immediately istrict.
Type of Del Individual(s) Corporation Partnership Other	otor (Check all boxes that apply Railroad Stockbroker Commodity Clearing Ban	Broker		e Petition is File Cha	pter 12
Nature Consumer/Non-Busin	of Debts (Check one box) ess Business		☐ Full Filing Fee	Filing Fee (Cl	heck one box)
☐ Debtor is a small bus	Business (Check all boxes that iness as defined in 11 U.S.C. § o be considered a small busines (Optional)	101	Must attach signer certifying that the	gned application 1	ents (Applicable to individuals only.) for the court's consideration le to pay fee except in installments. In No. 3.
■ Debtor estimates that□ Debtor estimates that	Information (Estimates only) funds will be available for distress after any exempt property is example for distribution to unsecure	xcluded and ad		s paid, there	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Cred	itors 1-15 16-49	50-99 100-199	200-999 1000-ove	г	
Estimated Assets \$0 to \$50,001 to \$50,000	\$100,001 to \$500,001 to \$1,000, \$500,000 \$1 million \$10 mil	llion \$50 millio	on \$100 million	More than \$100 million	
Estimated Debts \$0 to \$50,001 to \$50,000 \$100,000	\$100,001 to \$500,001 to \$1,000, \$500,000 \$1 million \$10 mil	llion \$50 millio	n \$100 million	More than \$100 million	

Official Form (Cases) 5-73922 Doc 1 Filed 08/04/05		
Voluntary Petition Document	N a age 12:10fr23	FORM B1, Page 2
(This page must be completed and filed in every case)	Morgan, Angela D	
Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, attach addit	ional sheet)
Location	Case Number:	Date Filed:
Where Filed: - None -		
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
- None -		
District:	Relationship:	Judge:
Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint)	I	hibit A
I declare under penalty of perjury that the information provided in this	(To be completed if debtor is require	ed to file periodic reports (e.g., forms
petition is true and correct.		nd Exchange Commission pursuant to
[If petitioner is an individual whose debts are primarily consumer debts	Section 13 or 15(d) of the Securities	Exchange Act of 1934 and is
and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	requesting relief under chapter 11)	1
the relief available under each such chapter, and choose to proceed under	☐ Exhibit A is attached and made	• •
chapter 7.		hibit B
I request relief in accordance with the chapter of title 11, United States		f debtor is an individual marily consumer debts)
Code, specified in this petition.	I, the attorney for the petitioner nam	ed in the foregoing petition, declare
X /s/ Angela D Morgan	that I have informed the petitioner th	nat [he or she] may proceed under
Signature of Debtor Angela D Morgan	chapter 7, 11, 12, or 13 of title 11, U	
- 0	explained the relief available under	eacn such chapter.
X	X /s/ WILLIAM L. BALSLEY	August 4, 2005
Signature of Joint Debtor	Signature of Attorney for Debto WILLIAM L. BALSLEY	or(s) Date
Telephone Number (If not represented by attorney)		hibit C
	Does the debtor own or have posses a threat of imminent and identifiable	sion of any property that poses
August 4, 2005	safety?	harm to public hearth of
Date	☐ Yes, and Exhibit C is attached	l and made a part of this petition.
Signature of Attorney X /s/ WILLIAM L. BALSLEY	■ No	
Signature of Attorney for Debtor(s)	Signature of Non-At	torney Petition Preparer
• • • • • • • • • • • • • • • • • • • •	I certify that I am a bankruptcy petit	
WILLIAM L. BALSLEY Printed Name of Attorney for Debtor(s)	§ 110, that I prepared this document	for compensation, and that I have
•	provided the debtor with a copy of t	his document.
Balsley & Dahlberg, LLP	l 	
Firm Name	Printed Name of Bankruptcy Pe	etition Preparer
5130 North Second Street Loves Park, IL 61111		
	Social Security Number (Require	red by 11 U.S.C.§ 110(c).)
Address Email: www.balsleylawoffice.com		
(815) 877-2593 Fax: (815) 877-7965		
Telephone Number	Address	
August 4, 2005	Addiess	
Date	Names and Social Security num	bers of all other individuals who
	prepared or assisted in preparin	g this document:
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this		
petition is true and correct, and that I have been authorized to file this		
petition on behalf of the debtor.		
The debtor requests relief in accordance with the chapter of title 11,		ed this document, attach additional
United States Code, specified in this petition.	sheets conforming to the approp	oriate official form for each person.
X	X	
X	X Signature of Bankruptcy Petitio	n Preparer
	Date	
Printed Name of Authorized Individual	Date	
	A bankruptcy petition preparer's	s failure to comply with the
Title of Authorized Individual	provisions of title 11 and the Fe Procedure may result in fines or	deral Rules of Bankruptcy
Date	U.S.C. § 110; 18 U.S.C. § 156.	
=	I	

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United States Bankruptcy Court Northern District of Illinois

In re	Angela D Morgan		Case No	
_		Debtor	,	
			Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	6,000.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		4,500.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		8,851.71	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,205.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,030.00
Total Number of Sheets of ALL S	chedules	13			
	Т	otal Assets	6,000.00		
			Total Liabilities	13,351.71	

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In re	Angela D Morgan	Case No
•		Debtor

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	--	---	---	----------------------------

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

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In re	Angela D Morgan		Case No.	
-		Debtor	,	

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

 2. 3. 	Cash on hand Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. Security deposits with public	X National City Bank/ checking	-	100.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	National City Bank/ checking	-	100.00
3.	Security denosits with public			
	utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. household goods and furnishings	-	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothing and personal items	-	400.00
7.	Furs and jewelry.	X		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
			Sub-Tota	al > 2,000.00

² continuation sheets attached to the Schedule of Personal Property

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10. 4	Type of Property		Debtor OULE B. PERSONAL PROPERT	X 7	
10. 4	Type of Property			T 7	
10. 4	Type of Property	N	(Continuation Sheet)	Y	
10. 4		N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
i	Annuities. Itemize and name each issuer.	Х			
(Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
ä	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
	Interests in partnerships or joint ventures. Itemize.	X			
ä	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. 4	Accounts receivable.	Х			
1	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
i	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
6	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	Х			
i	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
				Sub-Tota	al > 0.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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			Debtor			
	SCHEDULE B. PERSONAL PROPERTY (Continuation Sheet)					
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х				
21.	Patents, copyrights, and other intellectual property. Give particulars.	Х				
22.	Licenses, franchises, and other general intangibles. Give particulars.	X				
23.	Automobiles, trucks, trailers, and other vehicles and accessories.	2000 [Dodge Neon	-	4,000.00	
24.	Boats, motors, and accessories.	Χ				
25.	Aircraft and accessories.	Χ				
26.	Office equipment, furnishings, and supplies.	X				
27.	Machinery, fixtures, equipment, and supplies used in business.	X				
28.	Inventory.	Χ				
29.	Animals.	Χ				
30.	Crops - growing or harvested. Give particulars.	X				
31.	Farming equipment and implements.	X				
32.	Farm supplies, chemicals, and feed.	Χ				
33.	Other personal property of any kind not already listed.	X				
				Sub-Tota	al > 4,000.00	

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

(Total of this page)

Total >

6,000.00

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In re	Angela D Morgan		Case No.	
_		Debtor	~	

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2):

Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Household Goods and Furnishings Misc. household goods and furnishings	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Wearing Apparel Clothing and personal items	735 ILCS 5/12-1001(a)	400.00	400.00
Automobiles, Trucks, Trailers, and Other Vehicles 2000 Dodge Neon	735 ILCS 5/12-1001(c)	1,200.00	4,000.00
Other Exemptions Cash in Bank	735 ILCS 5/12-1001(b)	100.00	100.00

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Form B6D (12/03)

In re	Angela D Morgan		Case No.	
_		Debtor	-/	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D

			ng secured claims to report on this senedule B.					
CDED MODIS VALVE	C	Нι	sband, Wife, Joint, or Community	C	Ų	ПП	AMOUNT OF	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	COZH_ZGWZ	UZLLQULDAFED	U	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.			2000 Dodge Neon	Ť	T E			
CITIZENS FINANCE 6345 North Second Street Loves Park, IL 61111		-	Value \$ 4,000.00		D		4,500.00	500.00
Account No.								
			Value \$	-				
A			value \$		_	Н		
Account No.			Value \$	-				
Account No.								
			Value \$					
continuation sheets attached			(Total of t	Subt his p			4,500.00	
			(Report on Summary of So		`ota lule		4,500.00	

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Form B6E (04/04)

In re	Angela D Morgan	Case No
-		,
		Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

"Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules. ■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). ☐ Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). ☐ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). ☐ Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8). ☐ Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Form B6F (12/03)

In re	Angela D Morgan	Case No.	
		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community	Ç	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE		NL QU L D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			collections for Wells Fargo, and other misc.	٦٢	A T E D		
ASSOCIATED CREDIT SERVICES, INC. 180 Turnpike Road P.O. Box 5171 Westboro, MA 01581		-	accounts		D		980.73
Account No.			2005 LM 1140				
JAMES DURKEE P.O. Box 113 Elk Grove Village, IL 60009		-					4,004.50
Account No.			dental				
JAMES ONGENA, DDS. 6053 Fincham Drive Rockford, IL 61108		-					
		-		_	_	_	700.00
Account No. ROCKFORD MERCANTILE AGENCY 2502 S. Alpine Road Rockford, IL 61108		-	collections for: OSF St. Anthony Medical and other misc. accounts				1,141.50
_1 continuation sheets attached			(Total o	Sub f this			6,826.73

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Form B6F - Cont. (12/03)

In re	Angela D Morgan	Case No.	
_		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

_					_		_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	16	U N	P	1	
AND MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND	C O N T .	DZLLQU.	S P		
AND ACCOUNT NUMBER	T D	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N G	ΰ	Į		AMOUNT OF CLAIM
(See instructions.)	Ř	С	is sobster to seron, so sinte.	NGENT	D A	Þ		
Account No.			2002 SC 296] T	A T E D		T	
OFADO DOEDUOKA OO				\vdash	D	H	4	
SEARS, ROEBUCK & CO. c/o Attorney Thomas R. Jakeway		L						
2601 Reid Farm Road, Suite B								
Rockford, IL 61114								
								1,524.98
Account No.			loan	T			1	
SECURITY FINANCE								
2233 Charles Street		-						
Suite E								
Rockford, IL 61108								
								500.00
Account No.				T			T	
Account No.	t	H		+			t	
Account No.	┢	_		╀			+	
Account No.	ł							
				\perp			\downarrow	
Sheet no1 of _1 sheets attached to Schedule of				Subt				2,024.98
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	L	2,024.90
					`ota			0.054.74
			(Report on Summary of So	hed	lule	es)	L	8,851.71

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In re	re Angela D Morgan	Case No.						
	Debtor	,						
	SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES							
]	Describe all executory contracts of any nature and all unexpired leases of real	or personal property. Include any timeshare interests.						

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

⁰ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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In re	Angela D Morgan	Case No.						
		Debtor ,						
	SCHEDULE H. CODEBTORS							
debt repo imm	or in the schedules of creditors. Include all guarantors	erson or entity, other than a spouse in a joint case, that is also liable on any debts listed by s and co-signers. In community property states, a married debtor not filing a joint case should on this schedule. Include all names used by the nondebtor spouse during the six years						
	NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR						

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Form B6I (12/03)

In re	Angela D Morgan	(Case No.	
		Debtor(s)	-	

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.

	led, unless the spouses are separated and a joint petition				
Debtor's Marital Status:	DEPENDENTS OF DEBTO		SPOUSE		
Divorced	RELATIONSHIP None.	AGE			
EMPLOYMENT	DEBTOR		SPOUSE		
Occupation S	Supervisor				
Name of Employer H	HILANDER FOODS				
How long employed 8	3 months				
	Rockford, IL				
INCOME: (Estimate of average i		_	DEBTOR	S	SPOUSE
	ary, and commissions (pro rate if not paid monthly)	\$ _	1,390.00	\$	N/A
Estimated monthly overtime		\$ _	0.00	\$	N/A
SUBTOTAL		\$	1,390.00	\$	N/A
LESS PAYROLL DEDUCTI a. Payroll taxes and social se		\$	185.00	\$	N/A
b. Insurance	•	\$	0.00	\$	N/A
c. Union dues		\$ _	0.00	\$	N/A
d. Other (Specify)		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	185.00	\$	N/A
TOTAL NET MONTHLY TAKE	E HOME PAY	\$	1,205.00	\$	N/A
Regular income from operation of	f business or profession or farm (attach detailed statemen	nt) \$	0.00	\$	N/A
Income from real property	-	\$	0.00	\$	N/A
Interest and dividends		\$	0.00	\$	N/A
	payments payable to the debtor for the debtor's use or the	nat			
of dependents listed above		\$ _	0.00	\$	N/A
Social security or other governme	ent assistance				
(Specify)		\$ <u></u>	0.00	\$	N/A
		<u>\$</u> _	0.00	\$	N/A
Pension or retirement income		\$_	0.00	\$	N/A
Other monthly income		4	0.00	¢	NI/A
(Specify)		Ф _	0.00	\$ \$	N/A N/A
		Ψ_		Ψ	IN/A
TOTAL MONTHLY INCOME		\$	1,205.00	\$	N/A
TOTAL COMBINED MONTHL	Y INCOME \$ 1,205.00	(Re	port also on Sun	mary of	Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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In re	Angela D Morgan		Case No.	
		Debtor(s)	-	

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Coexpenditures labeled "Spouse."	mplete a separate	e schedule of
Rent or home mortgage payment (include lot rented for mobile home)	\$	420.00
Are real estate taxes included? Yes No _X_		
Is property insurance included? Yes No _X_		
Utilities: Electricity and heating fuel	\$	80.00
Water and sewer	\$	0.00
Telephone	\$	55.00
Other other	_ \$	40.00
Home maintenance (repairs and upkeep)	\$	0.00
Food	\$	200.00
Clothing	\$	30.00
Laundry and dry cleaning	\$	15.00
Medical and dental expenses	\$	40.00
Transportation (not including car payments)	\$	80.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	70.00
Other	<u> </u>	0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto	\$	0.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Alimony, maintenance, and support paid to others	<u> </u>	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other	\$	0.00
Other	-	0.00
	- · · · · · · · · · · · · · · · · · · ·	1,030.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	1,030.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly other regular interval.	, monthly, annua	lly, or at some
A. Total projected monthly income	\$	1,205.00
B. Total projected monthly expenses	φ \$	1,030.00
C. Excess income (A minus B)	φ	175.00
	Ψ	170.00
D. Total amount to be paid into plan each Monthly	\$	175.00

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United States Bankruptcy Court Northern District of Illinois

In re	Angela D Morgan		Debtor(s)	Case No. Chapter	13	
	DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR					
	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 14 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.					
Date	August 4, 2005	Signature	/s/ Angela D Morgan Angela D Morgan			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Debtor

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Form 7 (12/03)

United States Bankruptcy Court Northern District of Illinois

In re	e Angela D Morgan		Case No.	
·		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$9,000.00	SOURCE (if more than one) 2005
\$19,800.00	2004
\$21,000.00	2003

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING**

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

2

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION Sears Suit to collect debt Winnebago County Circuit Judament Court VS.

Morgan 02 SC 296

Forcible detainer Durkee Winnebago County Circuit Pending

Court

Morgan 05 LM 1140

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE,

TRANSFER OR RETURN

DESCRIPTION AND VALUE OF

PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

3

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAMES AND ADDRESSES

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER **PROPERTY**

15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 7632 Cherryvale Blvd. NAME USED same

DATES OF OCCUPANCY

LOCATION OF PROPERTY

11-03 to 7-05

Cherry Valley, IL

220 E. Locust

Belvidere, IL

same prior to 11-03

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known,

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

the Environmental Law:

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NOTICE

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

TAXPAYER

NATURE OF BUSINESS

BEGINNING AND ENDING

I.D. NO. (EIN) **ADDRESS** DATES

None

NAME

NAME

ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 4, 2005

Signature

/s/ Angela D Morgan

Angela D Morgan

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court
Northern District of Illinois

In re	Angela D Morgan		Case No.	
	·	Debtor(s)	Chanter	13

]	DISCLOSURE C	OF COMPENS	SATION OF ATTOR	NEY FOR	DEBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal se	ervices, I have agreed to	accept		\$	1,200.00
						0.00
					-	1,200.00
2.	\$ <u>30.00</u> of	the filing fee has been p	paid.			
3.	The source of the	ne compensation paid to	me was:			
		Debtor		Other (specify):		
4.	The source of co	ompensation to be paid	to me is:			
		Debtor		Other (specify):		
5.	■ I have r firm.	not agreed to share the a	bove-disclosed con	npensation with any other per	rson unless they	are members and associates of my law
				sation with a person or persones of the people sharing in th		members or associates of my law firm is attached.
6.	a. Analysis of the preparationc. Representationd. [Other provious Negotiagree	the debtor's financial situ and filing of any petition ion of the debtor at the n isions as needed] tiations with secured of	uation, and renderin n, schedules, statem neeting of creditors creditors to reduce ns as needed; pre	ent of affairs and plan which and confirmation hearing, and to market value; exemption	rmining whether may be required any adjourned on planning; p	er to file a petition in bankruptcy;
7.	Repre	with the debtor(s), the absentation of the debta	tors in any discha	pes not include the following argeability actions, judicial	service: lien avoidand	ces, relief from stay actions or any
			(CERTIFICATION		
thi	I certify that the s bankruptcy process		te statement of any	agreement or arrangement fo	r payment to m	e for representation of the debtor(s) in
Da	ted: August 4	, 2005	-	/s/ WILLIAM L. BALSL WILLIAM L. BALSL Balsley & Dahlberg 5130 North Second Loves Park, IL 611 (815) 877-2593 Fa www.balsleylawoffic	EY , LLP I Street 11 ax: (815) 877-7	7965